

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Michael L Torrence, Sr.  
Nicole S Torrence  
Debtors

Case No. 17-13959-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Christina  
Form ID: 155

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.

db/jdb +Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street,  
Philadelphia, PA 19151-3805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Michael L Torrence, Sr. dmo160west@gmail.com,  
davidoffenecf@gmail.com  
DAVID M. OFFEN on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com,  
davidoffenecf@gmail.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
MARY JACQUELINE LARKIN on behalf of PSTC Federal Employees Credit Union  
mjlarin@mklaw.us.com, camurray@mklaw.us.com;mdoria@mklaw.us.com;jkane@mklaw.us.com  
MATTEO SAMUEL WEINER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
bkgroup@kmlawgroup.com  
MICHAEL S. BLOOM on behalf of Creditor Beneficial Bank mbloom@pressmandoye.com,  
sduffy@pressmandoye.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael L Torrence, Sr. and Nicole S  
Torrence

Debtor(s)

Chapter: 13

Bankruptcy No: 17-13959-elf

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this March 20, 2018 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank  
Judge ,  
United States Bankruptcy Court